

Our service is suitable for clients that value professional advice but do not want to be involved in the day to day administration or research decisions that are instrumental in managing a portfolio.

Financial Planning

We provide proactive financial planning that is needed to set up and manage your portfolio in the most tax effective manner possible. This includes:

- Advice on Capital Gains Tax (CGT) issues as they arise and on using annual tax allowances within the portfolio.
- Annual advice on pension contributions and ISAs.

Portfolio Management

Before we begin to manage a portfolio we agree an objective, drawing on a number of factors including income requirements and tolerance for risk. This in turn leads to a strategic target asset allocation which determines the proportions that we will invest in equities, cash & fixed interest, property and alternative investments & instruments.

- We monitor the portfolio to ensure that, within the constraints of any legacy holdings, it is maintained as close to this ideal allocation as is practical and cost effective.
- Funds in the portfolio are kept under review and we provide periodic sale and purchase recommendations based on our view of changing market conditions.
- We negotiate discounts with the fund providers to minimise the costs of all transactions.
- Our clients investments are held in a nominee account, which means that all the administration is handled for you and you are still the beneficial owner.

Reporting & Communication

We believe that good reporting and communication is critical to maintaining a valuable long term relationship with clients. This includes:

- Regular review meetings with your highly qualified adviser who has both investment and financial planning experience and qualifications.
- Secure access to an online portfolio valuation via our website. The portfolio is price updated by our automatic price feed.
- Regular hard copy valuations of all holdings and transactions together with performance analysis.
- Annually we provide a full tax pack detailing all the information that is needed to complete a tax return.

Administration

Most of our clients are asset rich and time poor and therefore wish to delegate the administration of their financial affairs to a competent third party, we therefore:

- Handle all the administration required to maintain the portfolio and tax wrappers. This includes the completion of all application / authorisation forms.
- Regularly reconcile all portfolios against custodian records.
- Provide telephone support for all enquiries relating to portfolio management and financial planning.

James Baxter Capital Management

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James Baxter Capital Management Limited is authorised and regulated by the Financial Services Authority. Past performance is no guide to future performance. Always remember that the value of investments and the income they produce can fall as well as rise and that you may not get back your original investment.